

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re: TROY COCHRAN	)	
TYRA COCHRAN	)	
<b><u>Debtor(s)</u></b>	)	CHAPTER 13
	)	
AMERICREDIT FINANCIAL	)	Case No.: 16-12987 (MDC)
SERVICES, INC. dba GM FINANCIAL	)	
<b><u>Moving Party</u></b>	)	<b>Hearing Date: 9-29-16 at 11:00 AM</b>
	)	
v.	)	11 U.S.C. 362
	)	
TROY COCHRAN	)	
TYRA COCHRAN	)	
<b><u>Respondent(s)</u></b>	)	
	)	
WILLIAM C. MILLER	)	
<b><u>Trustee</u></b>	)	

**ORDER APPROVING STIPULATION**

IT IS HEREBY ORDERED that the Stipulation between AmeriCredit Financial Services, Inc. dba GM Financial and the Debtor in settlement of the MOTION FOR STAY RELIEF, and filed on or about October 13, 2016, in the above matter is APPROVED and is hereby made an Order of this Court.

Dated: October 21, 2016

BY THE COURT:



UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

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TROY COCHRAN	)	
TYRA COCHRAN	)	
<b><u>Respondent(s)</u></b>	)	
	)	
WILLIAM C. MILLER	)	
<b><u>Trustee</u></b>	)	

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**STIPULATION OF SETTLEMENT OF MOTION OF GM FINANCIAL FOR RELIEF  
FROM THE AUTOMATIC STAY**

This matter having been brought before the Court on a Motion For Relief From The Automatic Stay by William E. Craig, Esquire, attorney for AmeriCredit Financial Services, Inc. dba GM Financial ("GM Financial"), and the Debtors having opposed such Motion through their counsel, Brad J. Sadek, Esquire, and the parties having resolved said Motion as hereinafter set forth and by the agreement of all counsel the parties hereby stipulate;

**ORDERED:**

1. That GM Financial is the holder of a first purchase money security interest in a 2013 Hyundai Elantra bearing vehicle identification number 5NPDH4AE0DH359689.
2. That the parties stipulate that the Debtors' account has arrears through September 2016 in the amount of \$2,177.55. That with the addition of counsel fees and costs for the instant motion in the amount of \$526.00, the total amount to be cure is \$2,703.55.

3. That the Debtors are to cure the arrearage set forth in paragraph two (2) above as follows:
  - a. The Debtors are to make a payment of \$435.51 by October 10, 2016 or GM Financial may file a Certification of Default with the Court and serve it on all interested parties, and the Court shall enter an Order granting relief from the automatic stay.
  - b. Following the payment set forth in paragraph 3(a) above, the Debtors are to cure the remaining arrears by making their regular monthly payment of \$435.51 plus an additional \$378.01 (total monthly payment of \$813.52) for the months of October 2016 through March 2017.
4. That commencing October 2016, if the Debtors fail to make any payment to GM Financial within thirty (30) days after the date it falls due, GM Financial may send, via facsimile and regular mail, the Debtors and counsel a written notice of default of this Stipulation. If the default is not cured within ten (10) days of the date of the notice, counsel may file a Certification of Default with the Court and serve it on all interested parties, and the Court shall enter an Order granting relief from the automatic stay.
5. That the parties agree that a facsimile signature shall be considered an original signature.

We hereby agree to the form and entry of this Order:

/s/ Brad J. Sadek  
Brad J. Sadek, Esquire  
Attorney for the Debtors

/s/ William E. Craig  
William E. Craig, Esquire  
Attorney for GM Financial